

Information to identify the case:

Debtor 1	Brad N. Cohen	Social Security number or ITIN xxx-xx-2925
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN -----
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 17-18882-CMG		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Brad N. Cohen

8/4/17

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
United States Bankruptcy Court
District of New Jersey

In re:
 Brad N. Cohen
 Debtor

Case No. 17-18882-CMG
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 21

Date Rcvd: Aug 04, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 06, 2017.

db #+Brad N. Cohen, PO Box 6592, Hillsborough, NJ 08844-6592
 cr +The Clusters of Lexton Condo Association, Inc., c/o Action Management Group, LLC,
 25 S. Church Road, Unit 185, Maple Shade, NJ 08052-3074
 516799698 +Citibank/Best Buy, Centralized Bankruptcy/CitiCorp Credit S, Po Box 790040,
 St Louis, MO 63179-0040
 516799699 +Clusters of Lexton, 25 S. Church Rd, Unit 185, Maple Shade, NJ 08052-3074
 516799703 +Klineburger & Nussey, 38 North Haddon Ave, Haddonfield, NJ 08033-2422
 516799705 +Pnc Bank, N.A., Po Box 3180, Pittsburgh, PA 15230-3180
 516799707 +Robin Cohen, 1117 Yardley Rd, Cherry Hill, NJ 08034-2845
 516799709 +Zeller & Wieliczko, LLP, 120 Haddontowne Court, Cherry Hill, NJ 08034-3666

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QTJORR.COM Aug 04 2017 22:38:00 Thomas Orr, Law Office of Thomas J. Orr,
 321 High Street, Burlington, NJ 08016-4411
 smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 04 2017 22:56:20 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 04 2017 22:56:15 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 cr +E-mail/Text: jennifer.macedo@gatewayonelending.com Aug 04 2017 22:55:46
 Gateway One Lending & Finance, 160 N. Riverview Drive, Suite 100, Anaheim, CA 92808-2293
 516799697 EDI: CITICORP.COM Aug 04 2017 22:38:00 Citibank, 7920 NW 110th St,
 Kansas City, MO 64153
 516799696 +EDI: CHASE.COM Aug 04 2017 22:38:00 Chase Card Services, Attn: Correspondence Dept.,
 Po Box 15298, Wilmington, DE 19850-5298
 516799700 +EDI: RCSFNBMARIN.COM Aug 04 2017 22:38:00 Credit One Bank, PO Box 98872,
 Las Vegas, NV 89193-8872
 516799701 +E-mail/Text: jennifer.macedo@gatewayonelending.com Aug 04 2017 22:55:46
 Gateway One Lending & Finance LLC, 3818 E. Coronada St, Anaheim, CA 92807-1620
 516799702 EDI: IRS.COM Aug 04 2017 22:38:00 Internal Revenue Service, PO Box 21126,
 Philadelphia, PA 19114
 516799704 +EDI: MERRICKBANK.COM Aug 04 2017 22:38:00 Merrick Bank, Po Box 9201,
 Old Bethpage, NY 11804-9001
 516799706 +E-mail/Text: bankruptcyteam@quickenloans.com Aug 04 2017 22:56:36 Quicken Loans,
 1050 Woodward Ave, Detroit, MI 48226-1906
 516802717 +EDI: RMSC.COM Aug 04 2017 22:38:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 516799708 +EDI: RMSC.COM Aug 04 2017 22:38:00 Synchrony Bank, Po Box 103104,
 Roswell, GA 30076-9104

TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty* +Thomas Orr, Law Office of Thomas J. Orr, 321 High Street, Burlington, NJ 08016-4411
 TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 06, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0312-3

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 21

Date Rcvd: Aug 04, 2017

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 4, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor QUICKEN LOANS INC. dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
George C. Greatrex, Jr. on behalf of Creditor The Clusters of Lexington Condo Association, Inc. ggreatrex@sgglawfirm.com, kmuchler@verizon.net
Lee Martin Perlman on behalf of Debtor Brad N. Cohen ecf@newjerseybankruptcy.com, lmpcourt@gmail.com
Thomas Orr tom@torrlaw.com, Torr@ecf.epiqsystems.com
Thomas Orr on behalf of Trustee Thomas Orr tom@torrlaw.com, Torr@ecf.epiqsystems.com
U.S. Trustee. USTPRegion03.NE. ECF@usdoj.gov

TOTAL: 6